

Contact Your Local Officials
with Questions and Concerns Regarding
Your Property Assessment and Tax Bill

Lake County Assessor

Paul Karras
2293 N. Main St.
Crown Point, Ind. 46307
(219) 755-3100

Lake County Auditor

Stephen Stiglich
2293 N Main Street, 2nd floor
Crown Point, IN 46307
(219) 755-3120

Calumet Township Assessor

Booker Blumenberg, Jr.
501 E. 5th Ave.
Gary, Ind. 46402
(219) 885-0555

North Township Assessor

John Matanovich
219 Russell St.
Hammond, Ind. 46320
(219) 933-2810

St. John Township Assessor

Hank Adams
9155 Wicker Ave.
St. John, IN 46373
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Ross Township Assessor

Randall Guernesey
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2003
PROPERTY
REASSESSMENT
SURVIVAL KIT

Featuring:

- ✓ Reviewing your assessment
- ✓ Navigating your tax bill
- ✓ Understanding reassessment
- ✓ How to appeal
- ✓ Contact your local officials

Provided By:

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Reviewing your assessment



NOTICE OF ASSESSMENT OF LAND AND STRUCTURES - FORM 11 C/I
State Form 46650 (R4 / 1-02)
Prescribed by Department of Local Government Finance

This notice indicates the assessed value of your property. Information on the valuation of your property and a copy of the property record card can be obtained from the Township Assessor at the telephone number and address below. You have the right to appeal this assessment by filing a Petition For Review Of Assessment (Form 130) with the County Assessor within forty-five (45) days of the date this notice was mailed. You may obtain a copy of Form 130 at the County Assessor's office. For more detailed information, you may obtain copies of your property record card from your local assessor.

Name and address of property owner	Legal description
	Parcel or ID number
	Property address

Previous Assessment (at 100%)		New Assessment Effective March 1, _____	
Land		Land	
Structures		Structures	
Total	0.00	Total	0.00

When you receive the Form 11—Notice of Assessment—the **key** to determining if you have received an accurate assessment is to consider whether or not you could sell your home for the assessed value. A subjective error may have been made as to the fair market value of the property.

It is also advisable to review the details of your property as they are recorded on your property record card. Keep in mind that minor discrepancies will not likely significantly affect your property tax burden.

Check for accuracy

- ✓ Number of stories
- ✓ Exterior construction
- ✓ Square footage (calculated from outside measurements)
- ✓ Number of bedrooms
- ✓ Year of construction
- ✓ Number of bathrooms
- ✓ Fireplaces
- ✓ Finished attic or basement
- ✓ Enclosed porches
- ✓ Other significant features

In some counties these details may only be recorded on the property record card, available from your assessor.

Navigating your property tax bill

WARRICK COUNTY, INDIANA TAX STATEMENT for RESIDENTIAL REAL ESTATE 06-19-2003
TAXPAYER'S COPY SPRING BILL
CORRECTED HOMESTEAD BILL
SCHEDULE OF PARCEL NO. 040001067.60 801 8054272
WASHINGTON TWP

Deductions / exemptions*

Deductions and exemptions are deducted from the assessed value of a property before the tax rate is applied. Owners may qualify for different types which may be listed separately or added together on the bill. The two most commonly applied are:

- ✓ *Homestead ("Standard") Exemption.* Primary residences can receive up to a \$35,000 exemption off the assessed value of the property.
- ✓ *Mortgage Deduction.* Mortgaged real property or mobile homes may qualify for a maximum deduction of \$3,000.

**Note: A complete list can be found on our website.*

TAX DIST 800 RATE 2.4737
HB STATEMENT IS BASED IN THE FOLLOWING DISCLOSED VALUATION MARCH 1, 2002
LAND 70,300
BLDG/IMPV 109,800
EXEMPTION 38,000
NET VALUE 142,100
STATE TAX REPLACEMENT CREDIT 28,628300
\$985.22
STATE HOMESTEAD CREDIT 12,576300
\$318.16
LOCAL HOMESTEAD CREDIT 3,144200
\$79.54

Credits

After a property tax bill is calculated, the state (and occasionally local governments) pays a certain percentage of what each property owner owes. These percentages vary by taxing district.

✓ *Property Tax Replacement Credit (PTRC).* All property will receive state-paid PTRC.

✓ *Homestead Credit.* The state also pays an extra percentage of the property tax bill for primary residences.

Understanding Reassessment

Why is this happening?

In 1998, the Indiana Supreme Court ruled that the method that Indiana used for determining the value of property for purposes of taxation was unconstitutional. The court ordered that the system be changed to reflect a uniform standard based on property wealth (market value).

How did tax restructuring affect my tax bill?

In 2002, the Indiana General Assembly made significant changes to the property tax laws to help those who would be paying a higher portion of the property tax burden. The major provisions were:

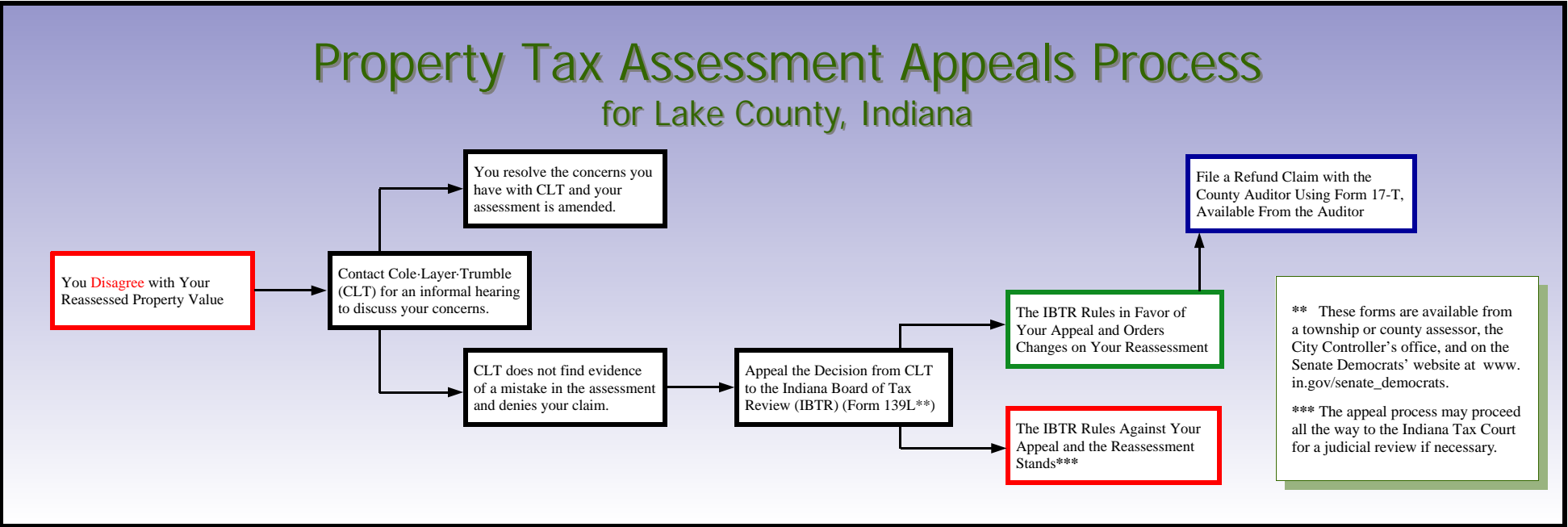
- the Standard Homestead Exemption was increased from \$6,000 to \$35,000.
- the State assumed 60% of the cost of the school general fund.
- the Property Tax Replacement Credit (PTRC) was maintained at 20%.
- the Homestead Credit, though modified, was doubled to 20%.

Where does my property tax money go?

Property taxes support local governments, including schools, law enforcement, fire departments, and solid waste management districts.

Why do property taxes go up?

- Local government entities increase their levy (the amount of money they collect from their property tax district).
- Property tax burdens “shift” for many reasons, such as a significant business closing. This would leave a greater tax burden to be shared by the community’s remaining property owners.



Filing Appeals

If you believe a mistake has been made in the assessment of your property, you are entitled to an appeal. Due to special legislation passed by the General Assembly in 2003, the appeal process for the current reassessment is unique in Lake County.

The Department of Local Government Finance has contracted The Cole•Layer•Trumble (CLT) Company to conduct the reassessment fieldwork in Lake County. Under normal circumstances, taxpayers would first contact the county assessor or auditor to question a reassessment. In Lake County taxpayers are asked to first contact Cole-Layer-Trumble (CLT) within 45 days regarding any questions or disagreements with their reassessments. A contact phone number will be printed on the Notice of

Assessment received by property owners.

CLT will hold informal hearings with taxpayers and represent the Department of Local Government Finance in assessment appeal proceedings. This process will take place in lieu of the normal appeal to the county board of appeals. Taxpayers must participate in an informal hearing to be eligible to file an assessment appeal to the state.

If a satisfactory outcome cannot be reached in this informal hearing process with CLT, taxpayers may appeal to the Indiana Board of Tax Review within 30 days. Lake County taxpayers must file the **Form 139L**** to request a hearing before the Indiana Board of Tax Review. If this board does not agree with your chal-

lenge, the next step in your appeal would be to ask the Indiana Tax Court for judicial review. If your appeal is granted by either the Indiana Board of Tax Review or the Tax Court, you should file a refund claim with the county auditor using the **Form 17-T**, available from the county auditor’s office.

Forms are available from your local Township Assessor, County Auditor or City Controller’s office. They are also available on the Senate Democrats’ website at www.in.gov/senate_democrats.